

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

JEREMIAS DEL VILLAR  
XIOMARA DEL VILLAR  
Debtor(s)

Case No. 16-14184-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/09/2016.
- 2) The plan was confirmed on 06/08/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/27/2022.
- 6) Number of months from filing or conversion to last payment: 74.
- 7) Number of months case was pending: 76.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,712.00.
- 10) Amount of unsecured claims discharged without full payment: \$48,182.35.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,674.00
Less amount refunded to debtor	\$44.00

**NET RECEIPTS: \$3,630.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$301.51
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,551.51**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Unsecured	1,892.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	10,714.00	10,075.00	NA	0.00	0.00
ALLY FINANCIAL	Secured	23,540.00	23,457.30	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS AGEI	Unsecured	85.00	504.97	504.97	1.74	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	669.00	669.73	669.73	2.30	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	NA	4,137.29	4,137.29	14.19	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	2,099.00	2,099.81	2,099.81	7.21	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	NA	1,527.91	1,527.91	5.24	0.00
CITY OF ALLENTOWN	Unsecured	1,002.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	845.00	845.29	845.29	2.90	0.00
FIRST FED CREDIT CONTROL	Unsecured	315.00	NA	NA	0.00	0.00
HEALTH ACCESS NETWORK	Unsecured	52.24	NA	NA	0.00	0.00
HH GREGG/GEGRB	Unsecured	949.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	756.00	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH NETWORK	Unsecured	17,348.83	NA	NA	0.00	0.00
LEHIGH VALLEY HOSPITAL	Unsecured	702.67	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	678.00	678.26	678.26	2.33	0.00
MUHLENBERG ER PHYSICIAN	Unsecured	368.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,134.00	3,959.93	3,959.93	13.59	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	694.90	694.90	2.38	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	756.00	756.35	756.35	2.59	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,473.00	2,608.49	2,608.49	8.95	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	800.00	1,115.62	1,115.62	3.83	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	127.00	350.92	350.92	1.20	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	450.00	799.68	799.68	2.74	0.00
SELENE FINANCE LP	Secured	119,207.76	135,233.77	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	2,000.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	2,000.00	2,125.95	2,125.95	7.30	0.00
WELLS FARGO	Secured	1,996.00	2,034.78	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,875.10</b>	<b>\$78.49</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,551.51</u>
Disbursements to Creditors	<u>\$78.49</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$3,630.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/13/2022

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.